

To : Henry Mundt, MasterCard International  
From : Dan Eitingon, Visa International  
Date : February 4, 1999  
Subject : Meeting next Tuesday, February 9

---

I would like to propose the following as the discussion points for our meeting next Tuesday in Chicago.

1. Common understanding on antitrust sensitivity
2. Agreement on a common objective for further work between the two associations. The following may be a starting point :

"MasterCard and Visa management agree to work together to develop a specification for a common multiple-function chip platform which will be brand neutral and universally available. The purpose of the common specification is to provide our dual issuing Members the option of using the same technology for both Visa and MasterCard cards.
3. Agreement on the formation of a working group :
  - a) composition of group
  - b) general scope of work
  - c) deliverables and time table
4. Agreement on issues to be assigned to the working group:
  - a) Components of a "common platform"
  - b) Areas of standardization versus areas of differentiation
  - c) Mutual recognition of interim "platforms" between the two associations
  - d) Accommodation of current offerings in "common platform"
  - e) Participation by and availability of common specification to other parties
  - f) Intellectual property ownership and maintenance of "common platform"
  - g) Adoption and migration of "common platform"
  - h) Public announcements/communications

I would welcome your comments on the above and look forward to a productive meeting.

P-0457

GOVERNMENT  
DEPOSITION  
EXHIBIT  
1536